

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MARK D. DELORENZE
ANTOINETTE DELORENZE
Debtor(s)

Case No. 15-23720GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2015.
- 2) The plan was confirmed on 12/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/26/2016, 08/04/2017, 01/12/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/21/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,954.74.
- 10) Amount of unsecured claims discharged without payment: \$60,671.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$143,047.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$143,047.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,482.29
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,982.29

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,711.04	1,678.36	1,678.36	75.95	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	401.31	401.31	18.16	0.00
BRYN MAWR TRUST COMPANY	Unsecured	6,001.66	6,189.00	6,189.00	280.07	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	837.00	973.27	973.27	44.04	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	863.64	900.94	900.94	40.77	0.00
CERASTES LLC	Unsecured	1,488.76	1,538.45	1,538.45	69.62	0.00
CITIZENS BANK NA(*)	Unsecured	6,162.20	6,591.12	6,591.12	298.27	0.00
CITIZENS BANK NA(*)	Unsecured	3,936.57	4,446.22	4,446.22	201.21	0.00
COLO RECTAL ASSOCIATES	Unsecured	85.97	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	192.61	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	90.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	572.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	972.00	764.35	764.35	34.59	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	824.44	824.44	37.31	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	984.00	985.68	985.68	44.60	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,371.00	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	148.00	NA	NA	0.00	0.00
M & T BANK	Secured	101,273.56	0.00	0.00	0.00	0.00
M & T BANK	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,786.58	5,786.58	5,786.58	261.87	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	1,311.40	1,311.40	1,311.40	0.00
PENNYMAC LOAN SERVICES LLC	Secured	154,595.26	153,575.17	0.00	80,846.64	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,208.94	8,633.26	8,633.26	390.69	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	32,905.20	32,250.27	0.00	35,772.14	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	0.00	576.97	576.97	576.97	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,177.57	2,177.57	2,177.57	98.55	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,097.74	3,268.84	3,268.84	147.93	0.00
RECEIVABLE MANAGEMENT SERVIC	Unsecured	64.24	NA	NA	0.00	0.00
ROCKY FORK RANCH	Unsecured	441.16	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	4.43	4.43	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	7.96	7.96	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA D/B/A	Secured	31,963.02	0.00	12,043.91	12,043.91	0.00
SANTANDER CONSUMER USA D/B/A	Secured	0.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	10,112.47	10,112.47	457.63	0.00
SOCIAL SECURITY ADMINISTRATIO	Unsecured	2,000.53	NA	NA	0.00	0.00
SOCIAL SECURITY ADMINISTRATIO	Unsecured	2,080.49	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	381.30	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	110.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	93.00	97.97	97.97	0.00	0.00
SYNCHRONY BANK++	Unsecured	137.55	175.84	175.84	0.00	0.00
WEN HAIR CARE	Unsecured	89.88	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$80,846.64	\$0.00
Mortgage Arrearage	\$1,311.40	\$1,311.40	\$0.00
Debt Secured by Vehicle	\$12,620.88	\$48,393.02	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,932.28	\$130,551.06	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12.39	\$12.39	\$0.00
TOTAL PRIORITY:	\$12.39	\$12.39	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,545.67	\$2,501.26	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$9,982.29</u>
Disbursements to Creditors	<u>\$133,064.71</u>
TOTAL DISBURSEMENTS :	<u>\$143,047.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.